

James (Jim) J. Johnson

109 Monterey Avenue, #5; Capitola, CA 95010 Ph# 408-888-8620
Email: jjohnsonlgca@gmail.com

December 30, 2025

U.S. Bankruptcy Court
655 First Avenue North, Suite 210
Fargo, ND 58102

Attn: Sara E. Diaz, Clerk of Court
cc: Attorney Steven R. Kinsella
Fredrikson & Byron
60 South Sixth Street, Suite 1500
Minneapolis, MN 55402

As a debtor of record in Case 24-30281, I received a “Notice of Objection to Claim” which appears to reference my Note with Epic Companies Midwest, LLC dated March 1, 2021.

In the actual Claim filed by Lighthouse Management Group, in Exhibit A attached, my Claimant (Claim #3) shows my name <James (Jim) J. Johnson> which is correct and matches my name on the Note <Jim Johnson>. In Exhibit A, it goes on to say that this is an “Incorrect claimant name”. Further, it indicates a NEW CLAIMANT NAME of – James J. Johnson 2003 Separate Property Trust.

If the purpose of the OBJECTION TO CLAIMS is to make sure that the entity on the Note and the entity on the Proof of Claim is the same. Having my Claim #3 listed on Exhibit A is a mistake. The Note was to Jim Johnson and on the Proof of Claim (Form 410), my name is also shown as Jim Johnson. Also attached are a copy of the Note and my Proof of Claim both showing my name Jim Johnson.

For further clarification, I also have another Claim #3 with Case 24-30282 in which the entity on the Note is “James J. Johnson 2003 Separate Property Trust”. However, in this claim, the Proof of Claim Form 410 references the current creditor as “James (Jim) J. Johnson.

If any action is required, the entity on the Note and the Proof of Claim for this Note should be adjusted to match – Case 24-30282. Since the Note was issued to James J. Johnson 2003 Separate Property Trust, the Proof of Claim (3), should also be changed from James (Jim) J Johnson to the James J. Johnson 2003 Separate Property Trust.

I suspect the confusion was caused by these two similar claims. Please advise if this response is sufficient and if I need to take any further action.

Regards,
Jim



EXHIBIT A

<u>Claimant (Alphabetical Order)</u>	<u>Claim Objected To</u>	<u>Reason for Objection</u>	<u>New Claimant Name</u>	<u>Cross- Reference to Relevant Pages</u>
Amanda Mack	Claim 93 – EPIC Companies Midwest, LLC	Incorrect claimant name	Tyler & Amanda Mack	1-6 of Objection
Beth Holmes	Claim 6 – EPIC Companies Midwest, LLC	Incorrect claimant name	Kim & Beth Holmes	1-6 of Objection
Donna Klein	Claim 94 – EPIC Companies Midwest, LLC	Incorrect claimant name	Donna & Michael Klein	1-6 of Objection
Donna Klein	Claim 38 – EPIC Companies Midwest 2023, LLC	Incorrect claimant name	Donna & Michael Klein	1-6 of Objection
Dwight Schmidt	Claim 4 – EPIC Companies Midwest, LLC	Incorrect claimant name	Dwight & Gwen Schmidt	1-6 of Objection
Gerald Iverson	Claim 87 – EPIC Companies Midwest, LLC	Incorrect claimant name	Gerald & Connie Iverson	1-6 of Objection
James (Jim) J Johnson	Claim 3 – EPIC Companies Midwest 2023, LLC	Incorrect claimant name	James J. Johnson 2003 Separate Property Trust	1-6 of Objection
Kelly D. Morelli	Claim 39 – EPIC Companies Midwest, LLC	Incorrect claimant name	Matthew P. & Kelly D. Morelli	1-6 of Objection
Leon Vandeberg	Claim 6 – EPIC Companies Midwest 2023, LLC	Incorrect claimant name	Leon or Janell Vandeberg	1-6 of Objection
Lonnie Hass	Claim 2 – EPIC Companies Midwest 2023, LLC	Incorrect claimant name	Lonnie & Mary Hass	1-6 of Objection
Lynn Wadeson	Claim 90 – EPIC Companies Midwest, LLC	Incorrect claimant name	Wadeson Properties, LLC	1-6 of Objection
Mark Ahmann	Claim 17 – EPIC Companies	Incorrect claimant name	Mark & Terese Ahmann	1-6 of Objection

PROMISSORY NOTE

Note No. ECM-018-2021

\$ 600,000.00

Dated: March 1, 2021

FOR VALUE RECEIVED, the undersigned, **Epic Companies Midwest, LLC** ("Borrower"), a limited liability company organized under the laws of the State of North Dakota, whose address is 400 10th Street SE, Minot, ND 58702, agrees and promises to pay to the order of Jim Johnson, who is a resident of the State of California ("Lender"), their endorsees, successors and assigns (the "Holder"), in lawful money of the United States, at their residence located at 109 Monterey Avenue, #5, Capitola, CA 95010, or such other place as the Holder may from time to time designate, the principal sum of

Six Hundred Thousand and NO/100ths (\$ 600,000.00) Dollars, together with interest on the unpaid principal balance at an annual rate of interest as hereinafter set forth.

1. DEFINITIONS. For purposes of this Note the following terms shall have the following meanings:

- a. **"Maturity Date"** shall mean March 1, 2024.
- b. **"Note"** shall mean this Promissory Note.
- c. **"Principal"** shall mean the principal sum of \$ 600,000.00 or so much as may be from time to time disbursed under this Note or any agreement related thereto.
- d. **"Principal Balance"** shall mean the Principal from time to time outstanding and unpaid on this Note.

2. INTEREST RATE. The Principal Balance of this Note outstanding at the close of each day shall bear interest at a definite and certain per annum rate of interest equal to 6.5 % ("Loan Rate").

3. BASIS OF COMPUTATION. Interest shall be computed and charged on the basis of a year consisting of twelve (12) thirty (30) day months. Interest shall commence as to the Principal Balance as such Principal Balance is advanced.

4. LATE CHARGE. In the event that any payment required hereunder is not paid when due, the Borrower agrees to pay a late charge of \$.04 per \$1.00 of unpaid payment to defray the costs of the Holder incident to collecting such late payment. This late charge shall apply individually to all payments past due and there will be no daily pro rata adjustment. This provision shall not be deemed to excuse a late payment or be deemed a waiver of any other rights the Holder may have including the right to declare the entire Principal Balance and interest immediately due and payable.

5. TERMS OF PAYMENT. This Note shall be payable as follows:

a. Beginning on March 31, 2021, and monthly thereafter (each an "Installment Payment Date") up to and including March 1, 2024, monthly installments of interest of \$ 3250.00 (each an "Installment") shall be due and payable. On the Maturity Date, the sum of \$ 603,250.00 ("Balloon Installment"), together with any additional unpaid Principal and accrued interest shall be due and payable in full. Each monthly Installment together with the Balloon Installment shall be in respective amounts necessary to fully amortize the then outstanding Principal Balance and accrued interest under this Note by the Maturity Date.

b. The Principal Balance shall be payable on the earlier to occur of the following:

- (i) The Maturity Date; or

Fill in this information to identify the case:

Debtor 1 EPIC Companies Midwest, LLC

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court District of North Dakota

Case number: 24-30281

FILED

U.S. Bankruptcy Court
District of North Dakota

7/30/2024

Kay A. Melquist, Clerk

Official Form 410

Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	Jim Johnson		
	Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom?		
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)	
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Jim Johnson	Name	
	Name	Name	
	109 Monterey Avenue, #5 Capitola, CA 95010		
	Contact phone 4088888620	Contact phone _____	
	Contact email jjohnsonlgca@gmail.com	Contact email _____	
	Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY		
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____		